



Order Filed on October 21, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE
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Attorneys for Secured Creditor
FLAGSTAR BANK, FSB.

In Re:

Bryan A. Adams, Sheila K. Harris-Adams,

Debtors.

Case No.: 22-16468 ABA

Adv. No.:


Hearing Date: 10/19/22 @ 10:00 a.m.

Judge: Andrew B. Altenberg

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: October 21, 2022



Honorable Andrew B. Altenberg, Jr.
United States Bankruptcy Court

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Debtors: Bryan A. Adams, Sheila K. Harris-Adams

Case No.: 22-16468 ABA

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor FLAGSTAR BANK, FSB., holder of a mortgage on real property located at 11 Linden Avenue, Merchantville, NJ, 08109, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Lee Abt, Esquire, attorney for Debtors, Bryan A. Adams, Sheila K. Harris-Adams, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtors shall pay the arrearage claim of Secured Creditor (Claim # 3) in full through the Chapter 13 plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors are to make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors reserve the right to object to Secured Creditor's proof of claim and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:
Bryan A. Adams
Sheila K. Harris-Adams
Debtors

Case No. 22-16468-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 21, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Bryan A. Adams, Sheila K. Harris-Adams, 11 Linden Avenue, Merchantville, NJ 08109-2015

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor FLAGSTAR BANK FSB dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Lee Abt	on behalf of Joint Debtor Sheila K. Harris-Adams leeabt2@verizon.net r40016@notify.bestcase.com
Lee Abt	on behalf of Debtor Bryan A. Adams leeabt2@verizon.net r40016@notify.bestcase.com
U.S. Trustee	

District/off: 0312-1

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Date Rcvd: Oct 21, 2022

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Total Noticed: 1

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6